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Signature

Date

Louis F. Wagner

February 27, 2007

(Type or print name of person certifying)

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: Allen et al.**Examiner:** Harbeck, Timothy M.**Serial #:** 09/858,384**Art Unit:** 3628**Filing Date:** 16 May 2001**Date:** February 27, 2007**Title:** Method for Mortgage Customer Retention

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22013-1450

Request for Continued Examination and Preliminary Amendment

This communication is in response to the *final* Office Action dated 1 December 2006. This response is filed within the three (3) month shortened statutory period and therefore this Request for Continued Examination and Preliminary Amendment Response is not accompanied with any request for an extension of time. However, should applicant's attorney be in error in this regard, please consider this as a request for an extension of time, and to charge the identified deposit account for the requisite amount of time required to effect the filing of this Request for Continued Examination and Preliminary Amendment Response. Please amend the application as follows.

Amendments to the Claims begin on page 3 of this paper.

Amendments to the Specification begin on page 9 of this paper.

Remarks/Arguments & Status begin on page 10 of this paper.

35 U.S.C. §103 rejections & responsive arguments begin on page 10 of this paper.

A Request for Reconsideration begins on page 14 of this paper.

A Conclusion begins on page 15 of this paper.

Attachments

Exhibit A: Available Mortgage Instruments.

Rule 132 Declaration. (Unsigned color copy also attached for clarification.)

Request for Continued Examination (PTO/SB/30)

Fee Determination Sheet.